

### **REMARKS**

In view of the above amendment, applicant believes the pending application is in condition for allowance.

Claims 233 and 236 are rejected under 35 U.S.C. § 102(b) as being anticipated by Fox et al. (5,790,677).

Fox et al. (US Patent No. 5,790,677, hereinafter “Fox”) teaches that “...the application invokes the CAPI 172 to acquire a context associated with the appropriate CSP”. In this particular disclosure of Fox, however, the “context” refers to information for calling the CSP, such as the location where the program is stored, the method of calling the program, and so forth. Consequently, Fox’s “context” bears no relationship to “the electronic value card information” recited in claim 233 of the present application.

Fox discloses authenticating a CSP by a CAPI having the binding authority’s public encryption key 180, yet does not disclose authenticating the CAPI by the CSP. In other words, Fox’s binding authority’s public encryption key 180 is used only in the one-way (one-direction) authentication of the CSP by the CAPI. By contrast with this, the secret key data recited in claim 233 of the present application is used in a mutual authentication process executed between the mobile user terminal and the examination terminal. That is, unlike Fox’s binding authority’s public encryption key 180, the secret key data of claim 233 is used in a two-way authentication. It naturally follows that Fox’s binding authority’s public encryption key 180 bears no relationship to the secret key data of claim 233 of the present application.

In addition, according to Fox, the CAPI, which loads the CSP, has the binding authority’s public encryption key 180. According to the present invention, on the other hand, as generally recited in claim 233, electronic value card information, which is issued (that is, loaded) from the service providing system to the mobile user terminal, has secret key data. Now, Fox’s CAPI is a kind of a software program constituting computing units, and is not something that is loaded, like Fox’s CSP or the electronic value card information in claim 233 of the present application. In

brief, Fox does not disclose or suggest that key data is included in loading object, and does not disclose or suggest electronic value card information having secret key data.

It is acknowledged that Fox discloses a public key, such as the binding authority's public encryption key 180. Still, Fox fails to disclose the secret key recited in claim 233 of the present application.

Thus, claim 233 of the present application and Fox bear no relationship to each other.

Furthermore, Fox does not disclose or suggest the feature that "the mobile user terminal updates an electronic value of the electronic value card information", and the feature of "a message that certifies use of the electronic value card information and that is electronically signed with the secret key data", recited in claim 236 of the present application.

Thus, claim 236 of the present application and Fox bear no relationship to each other.

In view of the herein-contained claim amendments and remarks, it is respectfully submitted that the claimed invention is presently non-obvious from the applied references.

In view of the above, consideration and allowance are, therefore, respectfully solicited.

In the event the Examiner believes an interview might serve to advance the prosecution of this application in any way, the undersigned attorney is available at the telephone number noted below.

The Director is hereby authorized to charge any fees, or credit any overpayment, associated with this communication, including any extension fees, to CBLH Deposit Account No. 22-0185, under Order No. 22223-00001-US from which the undersigned is authorized to draw.

Dated: May 24, 2006

Respectfully submitted,

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